

Fill in this information to identify the case:

Debtor 1 Theya Prakashini Kanagaratnam

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the California Northern Bankruptcy Court - Oakland  
Case Number: 23-40702-CN

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of creditor: CitiBank, NA

Court Claim No. (if known): N/A

Last four digits of any number  
you use to identify the debtor's  
account: 1794

Date of payment change: 07/23/2023  
(Must be at least 21 days after date of  
this notice)

New total payment: \$803.23  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement, prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If statement is not attached, explain why: \_\_\_\_\_

Current escrow payment:

New escrow payment:

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of the documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Consistent with the terms and conditions of the home equity line of credit variable rate note.

Current mortgage payment: \$716.06

New mortgage payment: \$803.23

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Chad L. Butler, Esq.  
Signature

Date: June 30, 2023

Print: Chad L. Butler (SBN 270888)

Title: Attorney for Creditor

Company: Tiffany and Bosco, P.A./23-80729

Address: 1455 Frazee Road  
Suite 820  
San Diego, California 92108

Contact phone: 619-501-3503

Email: [pocnotifications@tblaw.com](mailto:pocnotifications@tblaw.com)

1 **TIFFANY & BOSCO**  
2 **P.A.**

3 BRANDON J. MIKA (SBN 314380)

4 [bjm@tblaw.com](mailto:bjm@tblaw.com)

5 CHAD L. BUTLER (SBN 270888)

6 [clb@tblaw.com](mailto:clb@tblaw.com)

7 1455 Frazee Road, Suite 820

8 San Diego, CA 92108

9 Tel.: (619) 501-3503

10 Attorneys for CitiBank, NA

11 T&B File No.: 23-80729

12 **UNITED STATES BANKRUPTCY COURT**

13 **California Northern Bankruptcy Court- Oakland**

14 In Re:

Bankruptcy No. 23-40702-CN

15 Theya Prakashini Kanagaratnam

Chapter 13

16 Debtor

**CERTIFICATE OF SERVICE**

17 I, Brianna Birk, whose business address appears below, certify that I am, and at all  
18 times hereinafter mentioned, more than 18 years of age. On June 30, 2023, I caused to be served  
19 true and correct copies of the following document(s):

20 **Notice of Mortgage Payment Change**

21 To the following:

22 **See Attached Service List**

23 [X] (BY U.S. MAIL) I am readily familiar with the practices of this office for collection  
24 and processing of correspondence for mailing with the United States Postal Service.  
25 Correspondence placed for collection is deposited with the United States Postal Service with the  
26 postage thereon fully prepaid on the same day. On the date stated above, I placed an original or  
true copy of the foregoing document(s) described herein in an addressed, stamped, sealed envelope  
for collection and mailing following ordinary business practices.

1 [X] (BY CM/ECF) I am readily familiar with the practices of this office for filing and  
2 servicing of documents by electronic means. Under that practice, the person(s) to be served are  
3 confirmed to be registered participants in the Electronic Filing System and that such person(s) are,  
4 in fact, receiving the Court's Notice of Electronic Filing in this subject case. On the date stated  
above, I caused an electronic copy of the foregoing document(s) described herein to be  
electronically filed and served in the above-captioned case following ordinary business practices.

5 [ ] (BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE  
6 TRANSMISSION OR EMAIL) I served the following persons and/or entities by personal  
7 delivery, overnight mail service, or (for those who consented in writing to such service method),  
by facsimile transmission and/or email as follows: \_\_\_\_\_

8 \_\_\_\_\_  
9 I declare under penalty of perjury under the laws of the United States of America that the foregoing  
10 is true and correct.

11  
12 Dated: June 30, 2023

By: /s/ Brianna Birk  
1455 Frazee Road, Suite  
820, San Diego, CA 92108

## **SERVICE LIST**

### **SERVICE VIA FIRST-CLASS U.S. MAIL**

Theya Prakashini Kanagaratnam  
2316 Lakeshore Ave #16  
Oakland, CA 94606  
(Debtor)

### **SERVICE VIA NOTICE OF ELECTRONIC FILING (NEF)**

Martha G. Bronitsky  
13trustee@oak13.com  
(Chapter 13 Trustee)